

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

CHARLES M. MUTICH

Debtor(s)

Case No. 11-24059JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/27/2011.
- 2) The plan was confirmed on 09/06/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/17/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/14/2016.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,660.00.
- 10) Amount of unsecured claims discharged without payment: \$22,404.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$59,615.58
Less amount refunded to debtor	\$561.79

**NET RECEIPTS:** **\$59,053.79**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,750.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,025.81
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,775.81**

Attorney fees paid and disclosed by debtor: \$350.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
~ BANK OF AMERICA **	Secured	102,634.00	114,701.65	0.00	0.00	0.00
AMERICAS SERVICING CO	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA(*)	Secured	23,292.00	0.00	0.00	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	0.00	NA	NA	0.00	0.00
BENEFICIAL/HFC(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CENTURY HERITAGE FCU*	Unsecured	0.00	NA	NA	0.00	0.00
CENTURY HERITAGE FCU*	Secured	13,496.00	13,552.97	13,552.97	13,552.97	616.25
CHASE BANK USA NA	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK**	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS BANK	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS BANK/CAF**	Unsecured	0.00	NA	NA	0.00	0.00
COLONIAL ACCEPTANCE CO	Unsecured	0.00	NA	NA	0.00	0.00
DELL INC	Unsecured	0.00	NA	NA	0.00	0.00
DVRA BILLING++	Unsecured	0.00	NA	NA	0.00	0.00
EQUABLE ASCENT FINANCE++	Unsecured	0.00	NA	NA	0.00	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	54,354.00	64,613.48	0.00	0.00	0.00
FIA ++	Unsecured	3,541.00	NA	NA	0.00	0.00
GEMB/MOHAWK COLOR CENT++	Unsecured	0.00	NA	NA	0.00	0.00
GMAC MORTGAGE CORP*	Unsecured	0.00	NA	NA	0.00	0.00
GMAC MORTGAGE CORP*	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	0.00	1,862.44	1,862.44	1,862.44	0.00
PA COLLECTION SVCS	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	9,623.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PNC BANK NA	Unsecured	18,233.00	18,233.30	18,233.30	18,233.30	0.00
PNC BANK NA	Unsecured	9,240.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	20,000.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	8,288.00	16,228.19	16,228.19	16,228.19	0.00
SELECT PORTFOLIO SVCG INC/FKA*	Unsecured	0.00	NA	NA	0.00	0.00
TD AUTO FINANCE	Secured	4,369.00	3,487.93	3,487.93	3,487.93	296.90
TERRI ANDERSON++	Priority	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,487.93	\$3,487.93	\$296.90
All Other Secured	\$13,552.97	\$13,552.97	\$616.25
<b>TOTAL SECURED:</b>	<b>\$17,040.90</b>	<b>\$17,040.90</b>	<b>\$913.15</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$36,323.93</b>	<b>\$36,323.93</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,775.81</u>	
Disbursements to Creditors	<u>\$54,277.98</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$59,053.79</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/06/2016

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.